

INDEXING INSTRUCTIONS: Lot 96, Section B, Birdsong Subdivision, in Section 3, Township 2 South, Range 6 West, Desoto County, Mississippi

10/24/08 9:25:33
BK 2,960 PG 307
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 17, 2001, Michael Harvison and Carla Harvison, Husband and Wife, executed a Deed of Trust to Jeffrey M. Henschel, Esq., Trustee for the use and benefit of First NLC Financial Services, LLC which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 1452, Page 0174 thereof; describing the following property:

Lot 96, Section B, Birdsong Subdivision, in Section 3, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 61, Page 39, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Grantor, herein by Warranty Deed recorded simultaneously herewith, in said Register's Office.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the **US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE CSFB MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-HE4**, its successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute **NATIONWIDE TRUSTEE SERVICES, INC.**, as Trustee in said Deed of Trust, the said **NATIONWIDE TRUSTEE SERVICES, INC.**, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

Maris
Schnider e

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this
the 16 day of September, 2008.

US BANK NATIONAL ASSOCIATION, AS
TRUSTEE FOR THE HOLDERS OF THE CSFB
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2002-HE4 BY SELECT PORTFOLIO SERVICING, INC. AS
ATTORNEY IN FACT

POWER
ATTACHED

ATTORNEY
EXHIBIT A

By [Signature]

Its Chuck Henrikson
Duly Appointed Officer

STATE OF Mn
COUNTY OF Dakota

On this 16 day of Sept., 2008, before me, Matthew Allan Banaszewski,
Notary Public personally appeared Chuck Henrikson
who is **Duly Appointed Officer**, respectively of
Select Portfolio Servicing, Inc. and who proved to me on the basis of satisfactory
evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies),
and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of
which the person(s) acted, executed the instrument.

Given under my hand this 16 day of Sept., 2008.

[Signature]
NOTARY PUBLIC

My Commission Expires:

11/31/11

Prepared by and Return To:

0810658MS

NATIONWIDE TRUSTEE SERVICES, INC.

1587 Northeast Expressway

Atlanta, Ga 30329

770-234-9181 ext

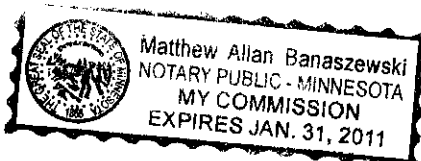


EXHIBIT A

RECORDING REQUESTED BY:
 Fairbanks Capital Corp.
 3815 Southwest Temple
 Salt Lake City UT 84115
 Attention: Cori Garrett

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 180 East Fifth Street, Corporate Trust, 2nd Floor, St. Paul, MN 55101 hereby constitutes and appoints Fairbanks Capital Corp., and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Fairbanks Capital Corp., to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee of the Holder. This Power of Attorney is being issued in connection with Fairbanks Capital Corp.'s responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank National Association, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank National Association's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank National Association.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 20th day of February, 2003.


 Witness: Beverly Forsline

U.S. Bank National Association, as Trustee

By: 
 S. Christopherson, Vice President


 Witness: Joshua J. Mack

By: 
 Charles F. Pedersen, Vice President


 Attest: M. Speltz, Trust Officer

FOR CORPORATE ACKNOWLEDGMENT

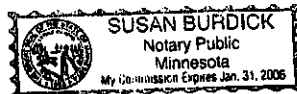
State of Minnesota

County of Ramsey

On this 20th day of February, 2003, before me, the undersigned, a Notary Public in and for said County and State, personally appeared S. Christopherson, Charles F. Pedersen, and M. Speltz, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Vice President and Trust Officer, respectively of U.S. Bank National Association, and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: 
 Susan Burdick



My commission expires: 1/31/2006